

SCHEDULE 4
FEES

1. KRISTAL FREEDOM ACCOUNT

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	NIL
Custody & Asset Operating Fee	If Account value* is less than US \$50,000/- NIL (if 25 or less buy/sell of Kristals per calendar year; Every SIP initiation is considered as 1 buy), ELSE at Actuals , charged directly to the Account by the Broker (Saxo Capital Markets) If Account value* is equal to or greater than US \$50,000/- at Actuals , charged directly to the Account by the Broker (Saxo Capital Markets)
Management Fee[^]	If Account value* is less than US \$50,000/- NIL , ELSE 0.30% , on incremental Account value* above US \$50,000/-
FX Conversion	upto 0.20% from Market Rate. (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	
- USD	upto US \$25
- SGD	NIL
- HKD	NIL
- AUD	upto US \$250
- EUR	upto US \$250
- GBP	upto US \$250
Funds Withdrawal	
- USD	upto US \$50
- SGD	NIL
- HKD	NIL

[^]Management Fee is charged **MONTHLY**

**Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged.*

Account balance is the sum total of all the assets and cash balances held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

2 KRISTAL PRIVATE WEALTH

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	NIL
Custody & Asset Operating Fee	at Actuals, charged directly to the Account by the Broker (i.e. Saxo Capital and/or Interactive Brokers)
Management Fee [^]	
For Managed Kristals & Custom Kristals / Holdings	if value of Fixed Income assets is greater 80% of Account value* upto 0.20% p.a. of A/C value if value of Fixed Income assets is equal to or less than 80% of Account value* upto 0.30% p.a. of A/C value if Derivative products are used upto 1.00% p.a. of A/C value
For Fund Kristals	As per the relevant Fund Kristal Factsheet
FX Conversion	upto 0.20% from Market Rate. (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	
- USD	upto US \$50
- SGD	NIL
- HKD	n/a
- AUD	upto US \$250
- EUR	upto US \$250
- GBP	upto US \$250
Funds Withdrawal	
- USD	upto US \$50
- SGD	upto SG \$15
- HKD	NIL

[^]Management Fee is charged MONTHLY

*Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged.

Account balance is the sum total of all the assets and cash balances relating to Managed Kristals and/or Custom Kristals/holdings held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

3. MANAGED INVESTMENT ACCOUNT - GLOBAL

Fee Item	Fee Description
A/C Processing	In accordance with your agreement with the Account Provider
A/C Maintenance	In accordance with your agreement with the Account Provider
Custody & Asset Operating Fee	Actuals charged by the Account Provider
Management Fee[^]	<i>if value of Fixed Income assets is greater 80% of Account value*</i> upto 0.20% p.a. of A/C value <i>if value of Fixed Income assets is equal to or less than 80% of Account value*</i> upto 0.50% p.a. of A/C value <i>if Derivative products are used</i> upto 1.00% p.a. of A/C value
FX Conversion	Actuals charged by the Account Provider
Funds Transfer	Actuals charged by the Account Provider
Funds Withdrawal	Actuals charged by the Account Provider

[^]Management Fee is charged MONTHLY

**Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged.*

Account balance is the sum total of all the assets and cash balances held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

4. KRISTAL ACCOUNT

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	NIL
Custody & Asset Operating Fee	at Actuals, charged directly to the Account by the Broker (Saxo Capital)
Management Fee [^]	If Account value* is less than US \$10,000/- NIL, ELSE 0.30%, on incremental Account value* above US \$10,000/-
FX Conversion	upto 0.20% from Market Rate. (Market Rate available to Kristal.AI is that provided by broker)
Funds Deposit	
- USD	upto US \$8 [Actuals by DBS (Trustee Bank)]
Funds Withdrawal	
- USD	upto US \$50

[^]Management Fee is charged MONTHLY

*Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged.

Account balance is the sum total of all the assets and cash balances held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

5. MANAGED INVESTMENT ACCOUNT - INDIA

Fee Item	Fee Description
A/C Processing	NIL
A/C Maintenance	<i>if average Account Value in the quarter is less than US \$10,000/-</i> US \$25 per calendar quarter
Custody & Asset Operating Fee	Actuals charged by the Account Provider
Management Fee [^]	upto 0.50% p.a. of A/C value <i>if Derivative products are used</i> upto 1.00% p.a. of A/C value
FX Conversion	Actuals charged by the Account Provider
Funds Transfer	Actuals charged by the Account Provider
Funds Withdrawal	Actuals charged by the Account Provider

[^]Management Fee is charged MONTHLY

**Account value is the sum of the DAILY Account balance divided by the number of days in the relevant period for which the Fee is being charged.*

Account balance is the sum total of all the assets and cash balances held in the Account less any liabilities as per the Broker or Custodian at the end of every day.

6 **MANAGED INVESTMENT ACCOUNT** *provided by Account Provider incorporated in India for Customers domiciled in India*

Fee Item	Fee Description
Custody & Asset Operating Fee	Actuals charged by the Account Provider
Management Fee	NIL
FX Conversion	Actuals charged by the Account Provider
Funds Transfer	Actuals charged by the Account Provider
Funds Withdrawal	Actuals charged by the Account Provider

7. CHANNEL PARTNER FEES

If applicable, fees charged by the channel partner are as set out below. Further, it is hereby clarified that the channel partner fees (as set out) collected by Kristal.AI shall be transferred to channel partner. In the event the Customer is not liable to pay any fees to the channel partner, the Customer should notify Kristal.AI in writing.

Fee Item	Fee Description
Referral Fee	[NIL]
Fixed Fee	[NIL]
Management Fee	[NIL]
Performance Fee	[NIL]